

Certificate Number: 15317-ILN-DE-035085459

Bankruptcy Case Number: 20-81731



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 13, 2020, at 4:23 o'clock PM PST, Viola I Smothermon completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Northern District of Illinois.

Date: November 13, 2020 By: /s/Julie Dumlao

Name: Julie Dumlao

Title: Counselor